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The Rise of Freelancing in Pakistan: Economic Impact on Employment, Income, and Development

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Abstract

Freelancing has emerged as a transformative dimension of Pakistan's economy, redefining labor market participation and contributing significantly to foreign exchange earnings. This study examines the rise of freelancing in Pakistan, assessing its economic impact on employment, income, and development through the synthesis of secondary data from the State Bank of Pakistan, Payoneer reports, industry surveys, and policy documents. The findings reveal that Pakistan's freelancers generated approximately US$396 million in export revenue in FY2021–22, accounting for nearly 15% of the country's ICT service exports. By FY2024–25, freelance remittances are projected to exceed US$530 million, underscoring freelancing's growing role as a stabilizing force in the external account. Beyond macroeconomic significance, freelancing has created new employment avenues in a context of high youth unemployment and limited industrial absorption. Estimates suggest the sector has directly generated over 100,000 jobs, with many freelancers transitioning into micro-agencies, thereby multiplying employment effects. Income levels, however, vary sharply by skill. While accessible categories such as graphic design, writing, and data entry provide modest earnings, high-demand niches like SEO, e-commerce, and web development yield several times higher annual incomes. This stratification highlights the importance of upskilling and specialization. Importantly, freelancing expands inclusion: Pakistani women, though only 15–25% of freelancers, often earn equal or slightly higher hourly rates than men, a reversal of global gender gaps. Remote work also enables participation from semi-urban and rural areas, reducing barriers linked to mobility and cultural constraints. The study concludes that freelancing represents both opportunity and vulnerability. Its potential to contribute billions in export earnings, reduce unemployment, and support Sustainable Development Goals is evident, but structural challenges persist. Weak digital infrastructure, limited payment gateways, high energy costs, and fragile governance frameworks constrain sustainable growth. Targeted policy action, investments in broadband, financial reforms, training in high-value skills, and social protection measures, are essential for Pakistan to fully harness freelancing's promise as a pillar of inclusive digital development.

Keywords: *Freelancing, Gig economy, Digital labor, Online work platforms, Employment and income, Digital economy, Sustainable Development Goals*

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1. INTRODUCTION

Freelancing refers to remote, platform-based self-employment where individuals sell digital services (e.g. programming, design, writing) to clients worldwide. In recent years, freelancing has emerged as a substantial force within Pakistan's digital and economic landscape. Freelancing refers to remote, platform-mediated self-employment, in which individuals offer digital services, such as software development, graphic design, writing, translation, digital marketing, and virtual assistance, to clients around the world. These services are typically transacted via global freelance platforms, remote contracting, or direct client engagements, enabled by global internet connectivity and digital payment systems.

In Pakistan, the freelancing sector has grown explosively over the past decade, fueled by a convergence of factors: increasing internet penetration, rising digital literacy, economic pressures and unemployment, and the aspiration of youth for higher-earning opportunities outside the constraints of domestic labor markets. A recent Express Tribune article reported that more than 1.5 million Pakistanis have registered as freelancers, signaling a large-scale shift in how many young professionals and semi-skilled individuals approach work (Hayat, 2024). Further empirical data show that in FY 2023–24, Pakistan's IT and ITeS export receipts reached approximately US $3.2 billion, marking a 24 % year-on-year increase, with freelancing constituting a nontrivial share of that total export performance (Hayat, 2024; Finance Division, Government of Pakistan, 2024). In an illustrative short period (July–March FY2025), Pakistani freelancers remitted about US $400 million abroad, a sizable flow in foreign exchange terms, comparable in magnitude to some formal-sector export lines (Finance Division, 2024).

These inflows, when contextualized in Pakistan's broader external account, indicate that freelancing has transitioned from a niche side-activity to a noteworthy foreign exchange generator. Its growth trajectory echoes trends in South Asia more broadly: India's ICT exports surpassed US $119.5 billion in recent years, while Bangladesh's digital service exports have also expanded rapidly (Payoneer, 2025). In global rankings, Pakistan has climbed in prominence: Payoneer's latest freelance economy reports list Pakistan as among the top nations in terms of growth and technological freelancing participation (Payoneer, 2025). Similarly, indices such as the Online Labour Index (OLI) position Pakistan among the top few suppliers of online labor from developing countries (Oxford Internet Institute, as cited in Payoneer, 2025).

Despite these striking growth signals, freelancing remains underrepresented in standard economic statistics in Pakistan. No official labor force survey adequately captures the number of truly active freelancers, their earnings, or their demographic breakdown. As a result, secondary data from industry reports, platform surveys, and academic working papers are essential for gauging sector dynamics. The Pakistani government has also begun to respond: the draft National Freelancing Facilitation Policy 2021 estimated ~100,000 "active freelancers" earning about US $350 million annually, and flagged freelancing as a strategic tool for youth employment and foreign exchange generation (Ministry of IT & Telecom, Pakistan, 2021). Policymakers view freelancing not only as a job-creation lever, especially for youth and women, but also as a hedge against currency depreciation, since earnings denominated in foreign currencies protect individual incomes against domestic inflation and exchange rate volatility.

From a development economics perspective, the rise of freelancing in Pakistan is notable for several reasons. First, it shifts the paradigm of employment: instead of seeking formal-sector contracts or local clients, workers engage in global markets directly. Second, it offers differential income potentials, skilled freelancers often earn multiples above domestic wage rates. Third, Freelancing may bridge the gap of digital inclusion for semi-urban or rural talent to be a part of global value chains. Fourth, its foreign exchange earnings help reduce balance of payments pressure and diversify exports. Ultimately, on gaining more exposure, furthermore, human capital (digital skills, project management, international client communication) may improve which may yield benefits for the economy.

However, this potential is not without challenges. There are still many gaps in Pakistan's digital infrastructure, including underdeveloped broadband services, power cuts, the last mile connectivity issue, etc. Most of the freelancers mentioned that payment systems remain constrained. Many freelancers in Pakistan cannot use global payment systems (like PayPal) which greatly reduces their net earnings as they have to use intermediary or informal payment systems.

The obligations or compliance are unclear or inefficiently set up due to underdevelopment of legal and tax regimes for freelancing income. However, there are human capital constraints, as not all freelancers will be able to scale beyond low-skill work without advanced training/upskilling. Furthermore, the income and gender differences persist: a large share of freelancing takes place in Punjab and Sindh while women do participate but remain underrepresented as compared to men.

Given this context, there is a significant need for careful, data-driven analysis of freelancing's role in Pakistan's economy. This paper addresses that gap by synthesizing publicly available data, government export surveys, platform earnings reports, policy documents, media coverage, and academic studies, to evaluate how freelancing affects employment, income, and development outcomes in Pakistan.

Despite its rapid growth, freelancing in Pakistan is not well-documented in official statistics, making secondary analysis necessary. The government has taken note: a draft National Freelancing Facilitation Policy (2021) reported ~100,000 "active" freelancers earning $350 million annually. Policymakers highlight freelancing as a driver of employment (especially for youth and women) and a hedge against domestic inflation (earning in dollars cushions against currency depreciation). The high-level objective is to increase freelancer income and numbers: for instance, raising average freelancer earnings from ~$3,500 to $5,000/year for one million people could add $5 billion in export revenue. This paper aims to measure how freelancing affects Pakistan's labor market and economy, using published data on earnings, participation, and policy.

The purpose of this study is twofold. The first objective is to analyze the current size, growth trends, and economic contribution of freelancing in Pakistan by examining secondary data on earnings, remittances, and participation rates. The second objective is to evaluate how freelancing influences the labor market by creating new employment opportunities and income streams, particularly for youth and women, and to explore its potential role in supporting Pakistan's broader development agenda through foreign exchange inflows, digital inclusion, and skills enhancement.

1.1 Research Questions

This study is guided by the following key research questions:

- What has been the scale and growth trajectory of freelancing in Pakistan over the recent decade, in terms of participant numbers and foreign exchange earnings?
- How has freelancing influenced employment and income among Pakistani workers, particularly in comparison to domestic wage employment?
- What is the distributional profile of freelancing in terms of gender, region/province, and skill specialization?
- What role do policies, infrastructure, and institutional frameworks (e.g., payments systems, tax treatment, digital connectivity) play in shaping the growth and efficiency of freelancing?
- To what extent can freelancing contribute to broader economic development (e.g., export diversification, human capital formation, poverty reduction) in Pakistan?

2. LITERATURE REVIEW

Freelancing, defined as digitally mediated, remote provision of services, has moved from the fringes of global labor markets to a mainstream modality that reorganizes how tasks, contracts, and payments flow across borders. Recent measurement innovations such as the Online Labour Index demonstrate a consistent expansion of online labor supply and demand, especially since the late 2010s and through COVID-19, when platform work buffered lockdown shocks and accelerated digital adoption (Stephany et al., 2021). Conceptual and policy literature highlights both opportunities, export earnings, flexible work, skill upgrading, and risks, including precarity, fees, and governance gaps (Graham et al., 2020; ILO, 2021). For developing economies, the central debate concerns whether freelancing can complement industrial strategies by diversifying services exports while widening inclusion for youth and women, a question particularly salient for South Asia (UNCTAD, 2021). This review synthesizes global evidence and Pakistan-specific studies on scale, earnings, gender/regional participation, and enabling policy, situating Pakistan's results against contemporary findings.

2.1 Global gig economy and online-labour trends

The empirical literature on online freelancing has been anchored by indices and transaction-level datasets that track platform activity in real time. The OLI 2020 update, developed in collaboration with the International Labour Organization, broadened coverage across major platforms and confirmed that online labor projects grew markedly from a 2016 base, peaking around the first COVID-19 wave (May 2020), before stabilizing at a higher plateau than pre-pandemic (Stephany et al., 2021). These data, while measuring projects rather than people, remain a core reference for scale and skill composition (Oxford Internet Institute, 2020). They also document South Asia's prominence as a supplier of online labor and North America/Europe as large demand hubs, laying a comparative baseline for country case studies (Wood & Lehdonvirta, 2019).

A parallel stream of research has examined how platform intermediation reconfigures labor processes such as matching, monitoring, pay, and dispute resolution. The International Labour Organization (2021) emphasizes that while intermediation lowers barriers to entry and search costs, it also transfers risks to workers through unilateral terms, high fees, and opaque rating systems. It calls for portable social protection, clearer contracting standards, and fairer dispute mechanisms, recommendations now frequently used to assess country readiness for inclusive platform work expansion (Berg et al., 2018; ILO, 2021).

Macro-level digital economy analyses add structural context. UNCTAD's Digital Economy Report 2021 argues that data infrastructures and cross-border data flows shape value capture in digital services, with pronounced imbalances across income levels (UNCTAD, 2021). The report underscores that connectivity quality, cloud-hosting costs, and data governance regimes affect a country's ability to upgrade from low-value microtasks to higher-value professional services, precisely the trajectory many South Asian freelancers seek (Gurumurthy & Chami, 2020). These findings generate compelling arguments for the merits of investing in not just skills but also broadband infrastructure, internet exchange points and secure payment systems.

Emerging policy notes highlight the gig platform localization and note on three issues of digital work demand side. According to the World Bank (2023), much of the research has focused on large global platforms. However, local or regional platforms, including domestic e-procurement systems, could meaningfully expand demand, reduce currency frictions, and serve as stepping stones to global markets. Possible recommended levers included public sector "digital public works", selective co-financing for platform experiments, and reforms that reduce payment frictions (Söderqvist & McKenzie, 2022).

Comparing countries during COVID-19 shows varied resilience. Information from the business process outsourcing sector of the Philippines (Alfonso, 2021), the IT services sector in India (NASSCOM, 2022) and ICT exports of Bangladesh (Rahman & Islam, 2022) show that a faster conversion of global shocks into services export m gains happened for countries with pre-existing human capital pool as well as a robust payment system, as compared to peers. These insights inform Pakistan's pathway: when connectivity and payments work effectively, freelancers can pivot to global demand, even amid domestic slowdowns, supporting external balances (UNCTAD, 2021).

2.2 Pakistan's freelancing landscape: scale, earnings, participation

Country-level evidence for Pakistan has strengthened with new transaction studies and policy documents. Chaudhry and Ahmed (2023) at the Lahore School of Economics triangulated platform data (notably Guru.com) and macro exports to estimate that Pakistani freelancers earned roughly US$400 million in FY2021 and FY2022, accounting for about 15 % of ICT service exports during FY2021–22. They also mapped skill niches, firm vs. individual accounts, and gender distributions across categories.

Industry sources complement academic estimates. Payoneer (2022) listed Pakistan among the top gig markets globally by growth, citing approximately US$396 million in freelancer export revenue in FY2021–22 and notable momentum in non-IT categories such as content writing, translation, and customer support. While Payoneer data are not an official national account, they align with State Bank of Pakistan figures and provide a timely proxy for freelancer activity (Payoneer, 2022).

On participation, the Government of Pakistan's draft National Freelancing Facilitation Policy (2021) framed freelancers as export earners and proposed incentives such as tax clarity, training subsidies, and improved e-payment

systems (Ministry of IT & Telecom, 2021). The policy cited over 100,000 active freelancers and a broader registered base in the millions, with youth as the modal cohort. It also highlighted persistent bottlenecks, including payment gateway limitations, inconsistent banking processes, and uneven power/connectivity.

Skill composition is tilted toward IT and creative fields with a long tail of business services. Guru.com evidence indicates large shares in graphic design/creative work, clerical/data entry, and writing, alongside smaller but higher-earning niches like SEO, e-commerce, and programming (Chaudhry & Ahmed, 2023). The earnings gradient is steep: scarce skills and reputation effects yield markedly higher annual revenues than saturated categories, echoing global "winner-takes-most" dynamics (Wood et al., 2019).

Gender patterns in Pakistan are distinctive. Multiple reports note that women remain a minority of freelancers; however, survey snapshots reveal that Pakistani women's hourly rates are comparable to, or slightly above, men's on some platforms (Payoneer, 2020). This diverges from global averages, where women typically earn less (Lehdonvirta et al., 2021). While methodological caveats apply, these findings align with the narrative that once women overcome barriers to entry, their returns can be strong, particularly in content and design roles.

2.3 Inclusion, policy, and development implications

A central literature strand links digital inclusion to spatial development. Provincial disparities in Pakistan's freelance participation, Punjab and Sindh dominance vs. Khyber Pakhtunkhwa and Balochistan underrepresentation, mirror infrastructure and education gaps observed in broader digital economy studies (UNCTAD, 2021). International reviews argue that broadband quality, reliable electricity, and affordable devices are binding constraints on equitable participation, concerns echoed in Pakistan's policy drafts and development partner diagnostics (World Bank, 2023).

Regulatory and financial rails are repeatedly flagged as levers for scale. The ILO (2021) and UNCTAD (2021) emphasize that governance of platform work, contracts, dispute resolution, and data rights, along with cross-border data and payment regimes, shape value capture. In Pakistan, enabling direct, low-cost inflows (e.g., via more international gateways) and clarifying tax treatment could significantly increase net take-home pay and reduce reliance on informal channels. The World Bank (2023) further recommends cultivating domestic demand via SME integration and public-sector e-procurement platforms to complement export markets.

Human capital upgrading is another recurring theme. Studies show that movement from saturated, low-margin tasks into specialized, higher-value services such as SEO, e-commerce operations, full-stack development, and data analytics is associated with significant income gains (Chaudhry & Ahmed, 2023). Policy documents emphasize modular upskilling aligned with global demand, supported by project-based pedagogy to help workers build portfolios and reputation capital (MoITT, 2021).

Finally, the literature cautions about fragilities. Platform rule changes, fee hikes, and reputational shocks can compress margins, while domestic inflation and energy costs erode real earnings. For example, the ILO (2021) documents how sudden policy changes on Upwork and Fiverr impacted freelancers' net incomes globally. Comparative accounts from other developing contexts reveal similar challenges, from power outages in sub-Saharan Africa to high data costs in Southeast Asia (Söderqvist & McKenzie, 2022). These insights underscore the importance of both macro-level interventions (infrastructure, regulation) and micro-level solutions (coworking hubs, backup power) for sustaining export-quality freelance work.

3. METHODOLOGY

This study is based entirely on secondary data. We collected information from government publications (State Bank reports, Economic Surveys), industry analyses (Payoneer reports, Lahore School working paper), news media (The News, Express Tribune, etc.), and academic/journal articles where available. Qualitative reports (e.g. policy documents and expert commentaries) were used to contextualize quantitative findings. Key numeric indicators were extracted: total export revenues for ICT services, freelancers' foreign remittances, numbers of freelancers, average earnings (hourly or annual), gender and provincial breakdowns, etc. In several cases (e.g. skill distribution on Guru.com), we relied on published studies that scraped platform data. Where possible, data from multiple sources were cross-checked (e.g. Payoneer surveys vs. SBP figures). The analysis applies descriptive statistical comparison (year-on-year growth, proportions)

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and graphical illustration for trends. No original survey or fieldwork was undertaken, in compliance with the requirement to use only publicly available data.

4. RESULTS

4.1 Scale and Growth of Freelancing

Freelancing has rapidly transformed from a marginal economic activity into one of Pakistan's most dynamic digital export sectors. Its measurable contribution to foreign exchange inflows and employment opportunities has become increasingly evident in the last five years. By synthesizing data from the State Bank of Pakistan (SBP), Payoneer, and industry reports, a clear upward trajectory emerges that highlights freelancing's rising importance not just for individual livelihoods but also for the stability of the national economy. Before examining the detailed trends and graphical visualization, it is useful to present the core figures in tabular form for clarity and comparison.

Table 1:. Freelancing and ICT Export Earnings in Pakistan (FY2019–FY2025, US$ Millions)

Fiscal Year	ICT/ITeS Exports	Freelance Remittances	Freelancers' Share of ICT (%)
2019–20	1,230	250	20.3
2020–21	2,108	350	16.6
2021–22	2,616	396	15.1
2022–23	2,920	421	14.4
2024–25*	3,200 (est.)	533 (proj.)	16.6

*Sources: State Bank of Pakistan; Payoneer; The News (2025). *2024–25 data are projected.*

The data in Table 1 show a clear expansion in both Pakistan's ICT/ITeS exports and freelance remittances between FY2019–20 and FY2024–25. ICT exports rose from US$1.23 billion in FY2019–20 to a projected US$3.2 billion in FY2024–25, representing more than a doubling of receipts within just five years. Freelance remittances followed a similar trajectory, growing from US$250 million to an anticipated US$533 million during the same period. While freelancers' percentage share of ICT exports has fluctuated modestly between 14–20 %, the consistent rise in absolute values demonstrates strong and sustained sectoral momentum.

The year-on-year movements also reveal freelancing's resilience in times of economic disruption. For example, during the global pandemic when conventional exports faltered, freelance inflows increased from US$250 million in FY2019–20 to US$350 million in FY2020–21. This ability to adapt quickly to shifts in global demand distinguishes freelancers from traditional export industries, which often face structural constraints such as supply chain bottlenecks. Freelancing thus emerges as a flexible, shock-resistant contributor to the external account.

Equally important is the enduring role of freelancers in the ICT ecosystem. Even though their proportion of total exports hovers around 15–20 %, their contribution represents individuals and small teams competing in global markets. This indicates that freelancing is not a fringe activity but a core element of Pakistan's digital services sector. With appropriate policy support, raising the average annual earnings per freelancer could significantly amplify foreign exchange inflows and accelerate export diversification.

These tabulated trends provide a solid quantitative foundation. To deepen understanding, Figure 1 visualizes the scale of freelance earnings over time and highlights freelancers' share of ICT exports. By illustrating both growth patterns and proportional contributions, the figure complements the statistical evidence and underscores freelancing's dual function as a growth engine and an anchor of stability for Pakistan's digital economy.

These trends are visualized below. The left panel shows Pakistan's annual freelance remittances (in US$ million) for selected fiscal years, illustrating rapid recent growth. The right panel compares freelancers' share of ICT export earnings, underscoring that freelancers contributed roughly 15–16% of total ICT export revenues in FY2021–22.

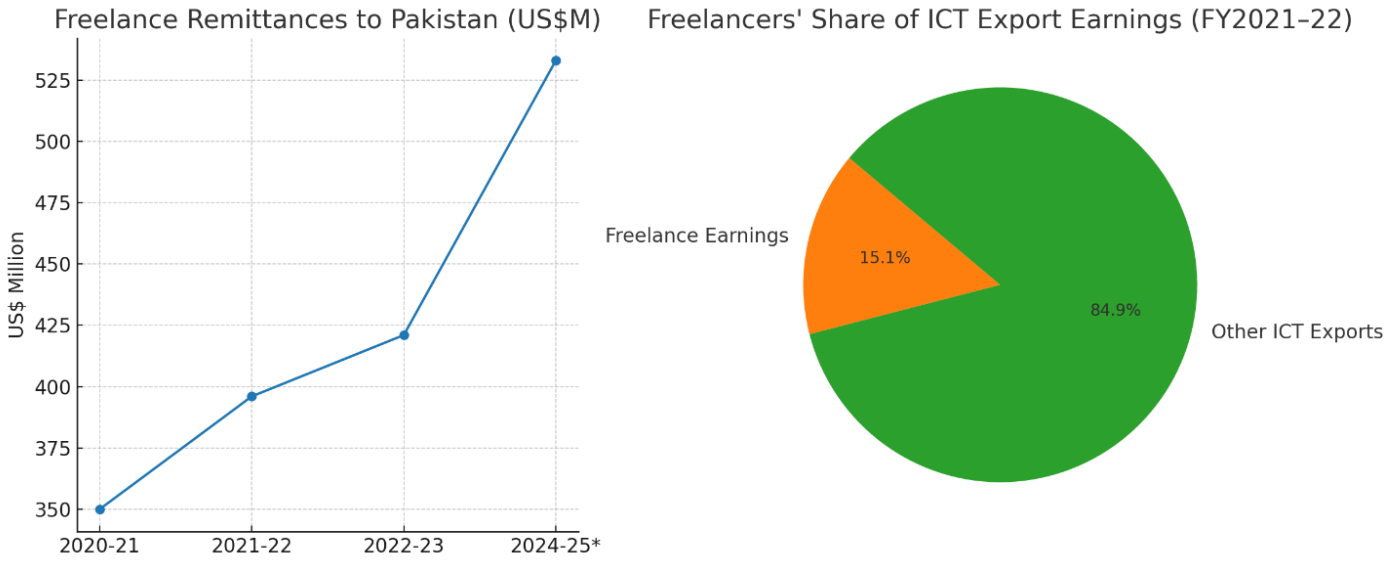

Figure 1:. Freelance earnings relative to total ICT exports. Left: Freelance remittances to Pakistan, 2020–2025 (projected). Right: Freelancers' share of ICT export earnings (FY2021–22).

The left panel of Figure 1 shows the steady upward trajectory of freelance remittances into Pakistan, growing from US$350 million in FY2020–21 to a projected US$533 million in FY2024–25. This trend underscores the increasing reliance on freelance digital services as a source of foreign exchange at a time when other export sectors remain volatile. The consistent rise also highlights freelancers' adaptability to global demand, particularly in IT, design, and digital marketing services.

The right panel illustrates freelancers' contribution to ICT export earnings in FY2021–22, where they accounted for about 15% of total ICT exports. This is a significant proportion, given that freelancers are typically individuals or small teams rather than large firms. Their share reveals the structural importance of the freelance economy in Pakistan's broader digital services sector. Together, these data points suggest that freelancers are not only supplementing national exports but also serving as a critical stabilizer in Pakistan's external account, with the potential for much larger contributions if growth continues.

Overall, the data suggests that the freelancing sector is large and rapidly expanding in terms of total revenue and workforce. This now is an important part of export of Pakistan.

4.2 Employment and Income Effects

In Pakistan, freelancing is not only a source of foreign exchange but also an avenue to create jobs. Freelancing has created new avenues for people to secure viable jobs and do entrepreneurial activities in any economy that faces high unemployment, underemployment, and informal work. Freelancing in Pakistan is a rare traditional occupation that is not tied to local markets. Workers can access global (rather than national) demand. Employees earn foreign currencies (rather than the national currency). Wages tend to be above national standards. We summarize below key data on employment creation, earnings and working conditions that help shed light on this economic dimension.

Table 2:. Employment and Income Indicators of Pakistani Freelancers

Indicator	Value / Range	Source(s)
Estimated jobs created	~100,000 direct jobs	Industry estimates (2024)
Average hourly rate (developers)	~US$43/hour	Developer survey (2022)
Average hourly rate (general)	US$20–22/hour	Payoneer (2015)
Annual income (SEO specialists)	~US$9,610	Lahore School analysis (2023)
Annual income (E-commerce experts)	~US$8,644	Lahore School analysis (2023)
Annual income (Customer service)	~US$7,241	Lahore School analysis (2023)
Annual income (Graphic design)	<US$2,500	Lahore School analysis (2023)
Average weekly working hours	~34 hours	Global freelance survey (2021)

Typical annual earnings (average)	US$3,000–US$5,000	Industry surveys
Currency of payment	Primarily USD (via banks)	SBP / media reports

The statistics provided in Table 2 indicate that freelancing has had a quantifiable impact on employment in Pakistan with direct job estimates of around 100,000. In a country where traditional sectors are unable to accommodate youth, this employment effect assumes significance. Further, many freelancers grow into micro-agencies or small businesses. This creates further employment opportunities which were not anticipated.

Income data reveal dramatic differences by skill category. High-demand technical niches such as SEO (US9,610), e-commerce (US8,644), and customer service (US7,241) earn significantly higher annual revenues compared to niches deemed saturated such as graphic design, which earn less than US2,500. This stratification shows how important skills development and specialization is: those equipped with higher skillsets in digital technology are better placed to win premium projects and remain in a high earnings bracket. The average hourly rates reaffirm this point. For instance, while general Pakistani freelancers earn around US$20–22/hour, specialized developers have reported rates of up to US$43/hour, placing them above their regional peers on productivity-adjusted wages.

Working conditions also mirror those of formal employment. Pakistani freelancers work 34 hours a week on average, similar to freelancers in other countries. Typical annual earnings of $3,000-$5,000 in the US places freelancers well above Pakistan's per capita income and indicates real gains. Since these payments are largely in foreign currency, they enhance the economic security of individuals and offer a hedge against domestic inflation and depreciation. Basically, freelancing helps us become personally resilient and together we can help the economy get foreign reserves through the banking channel.

In totality, these indicators of freelancing create a double-edged sword – on the one hand it creates job opportunities while increasing the incomes of the people. On the other hand, it acts as a huge source of foreign exchange and generates additional purchasing power. Based on these insight, the next section focuses on how freelancing works as a livelihood strategy, how it compares with regional benchmarks and how this outcome is influenced by gender participation.

Freelancing opens new avenues for employment in Pakistan's stagnant job sector. Freelancers earn dollars for digital work, which helps with family income and usually helps them become entrepreneurs. One source estimates that freelancing has created on the order of 100,000 jobs by itself. Many freelancers eventually start small firms or agencies, further multiplying employment effects.

Income levels vary by skill and experience. Surveys indicate Pakistani freelancers on average earn more than many peers in the region. A large survey of Pakistani developers found an average rate of about $43/hour (though this likely reflects more skilled professionals). Payoneer's 2015 data showed Pakistani freelancers charging ~$20–22/hour on average, with some high-demand skills commanding more. The Lahore School analysis of Guru.com data reports highest average annual incomes in Pakistan for SEO specialists ($9,610), e-commerce experts ($8,644), and customer service ($7,241). In contrast, more common fields like graphic design or writing paid under $2,500/year on average. Crucially, Pakistani freelancers tend to work full-time hours: around 34 hours per week on average, similar to global norms. Most freelancers earn roughly $3,000–$5,000 annually, well above Pakistan's average income.

Payment is predominantly in foreign currency (mostly USD). Unlike most domestic jobs paid in rupees, freelancers convert foreign earnings at banks, providing a valuable inflow. The ability to earn in dollars also acts as an inflation hedge: one analyst calls freelancing an "antidote to stagflation" in Pakistan. Thus, freelancing raises real purchasing power for individuals and households.

Women's economic participation benefits significantly. Although still a minority of freelancers, Pakistani women do quite well in this sector. Payoneer data revealed female freelancers from Pakistan earn slightly more per hour than male counterparts ($22 vs. $20). A study of Guru.com freelancers similarly found women's average daily earnings exceed men's by $2. However, women make up only about 15–25% of Pakistan's freelancers, reflecting broader labor-force gaps. For context, the World Bank reports Pakistan's female labor force participation is below 25%; freelancing thus offers a notable opportunity to bridge that gap. Embedded below is a global comparison of average rates by gender, which highlights Pakistan's atypical situation:

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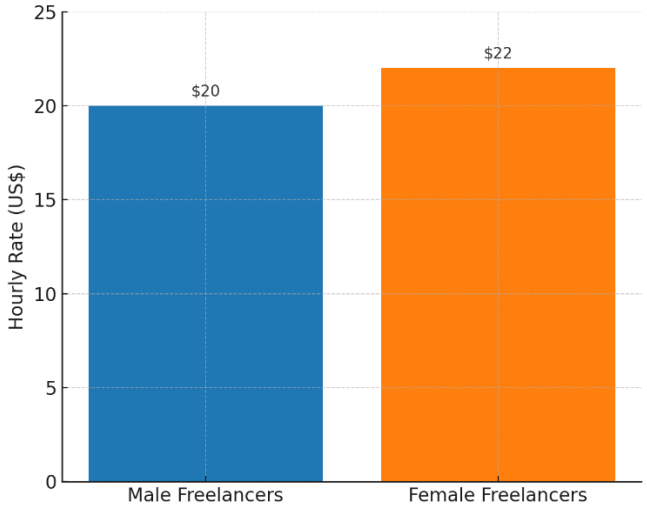

Figure 2:. Average freelance hourly rates by gender in Pakistan (Payoneer data). Pakistani women earn slightly more per hour than men, contrary to global patterns.

The Payoneer data reveal a surprising reversal of global gender norms in freelancing. While in most countries women earn significantly less than men in online labor markets, Pakistani female freelancers reported an average hourly rate of $22, compared to $20 for male freelancers. This indicates that women not only compete effectively in the digital labor market but also tend to secure higher-paying projects in specialized niches such as content writing, design, and digital marketing.

This trend is particularly important as Pakistan has a low female labor force participation rate of below 25%. Women's access to remote freelancing seems to ease structural constraints like mobility constraints and workplace biases, facilitating negotiation of better pay for skills. The evidence indicates that in some cases, digital platforms may provide women with the same or more advantageous entry point into professional work, which may have repercussions on gender empowerment and household income security in Pakistan.

Freelancing generates above-average incomes for workers and creates jobs (often exceeding the formal sector wage) It also broadens economic involvement, especially for women working remotely. The impacts of income and employment contribute to development in Pakistan.

4.3 Gender and Regional Distribution

Freelancing in Pakistan is not only an economic phenomenon but also a social one. The participation of men and women varies by region and gender. It is important to better understanding these demographic patterns for assessing who gains the most from the freelance economy. The overall growth of freelancing is impressive but not all provinces have same level of participation. It is impacted by social norms, education, and ICT infrastructure. To give a sense of these dynamic6 the table below summarizes the available data on gender shares, regional distribution an d other disparities.

Table 3:. Gender and Regional Distribution of Freelancers in Pakistan

Indicator	Value / Range	Source(s)
Male share of freelancers	~70–85 %	Industry surveys (2019–2024)
Female share of freelancers	~15–25 %	Payoneer; Guru.com data
Women's earnings vs. men	Women earn slightly more per hour	Payoneer (2015, 2020)
Punjab share of freelancers	~40 %	PAFLA–ADB survey (2023)
Sindh share of freelancers	~43 %	PAFLA–ADB survey (2023)
Khyber Pakhtunkhwa share	~12 %	PAFLA–ADB survey (2023)
Balochistan share	~3 %	PAFLA–ADB survey (2023)
Others (GB, AJK)	~2 %	PAFLA–ADB survey (2023)
DigiSkills training participants	500,000+ (large female component)	MoITT (2021–2023)

Table 3 shows the disparity of male and female freelancers. Men comprise 70–85 % while women are just 15–25 %. The same is reflective of the wider labour market trends in Pakistan, where less than 25% women participate in the labour force nationally. Contrarily, freelancing creates space for women to earn an income while allowing them to work away from the restriction of mobility and workplace sexual harassment. The Pakistani women freelancers get paid more than their male counterparts, and in fact, more than other nations, unlike the global pattern. Women offered equal access to freelancing platforms can compete and win good paying projects on par with men.

The freelance workers in Pakistan are mainly concentrated in Punjab and Sindh according to the provincial data.

These two provinces form over four-fifth (4/5) of the total freelancers working in Pakistan. This shows that almost all of the freelancers are located there. In contrast, residents from Khyber Pakhtunkhwa province make up 12 % of the Internet users while just 3 % are from Balochistan province. This also reflects structural inequalities of access to the Internet, education and urbanization. The hegemony of Punjab and Sindh shows that the cities of Lahore, Karachi and Islamabad are important as digital labour centres. The freelancing ecosystem in these countries has a structural advantage due to higher literacy rates, a deeper network of universities, and better broadband penetration.

Policy interventions have worked to reduce these disparities. For example, the launching of DigiSkills program by the Ministry of IT & Telecom trained more than 500,000 participants in freelancing and digital skills, many of them being women. This initiative has played a pivotal role in slowly increasing the share of women in freelancing as well as encouraging participation from outside the main provincial hubs. Despite progress achieved through digital transformation, a number of gaps still exist, especially in Balochistan and rural areas. To address it, focused investment within infrastructure and training framework is necessary.

The table and its interpretation provide a demographic overview of how freelancing is being distributed among genders and across areas in Pakistan. The following section takes a closer look at how social patterns, provincial concentration, and socio-cultural considerations are shaping participation. Analysis of regional and gender distribution of freelancers reveals patterns of social structures. As noted, men constitute roughly 70–85% of freelancers, with women around 15–25%. The evidence suggests women's share is increasing, aided by digital skills training programs. For example, government initiatives like DigiSkills trained 500,000 Pakistanis (many women) in IT freelancing. Regional studies indicate women freelancers are proportionally more common in Sindh and Punjab, urban centers with better education and internet access.

Provincially, Punjab and Sindh dominate freelancing. In the PAFLA-ADB survey (n≈800), 83% of respondents were from Sindh (43%) or Punjab (40%). The Lahore School analysis of platform data similarly found the majority of Pakistan-based freelancers on major platforms resided in Punjab and Sindh. Other provinces (Khyber Pakhtunkhwa, Balochistan) are underrepresented. This regional skew largely reflects disparities in ICT infrastructure: Punjab and Sindh have higher literacy, more universities, and better broadband coverage. Recent policy has targeted other areas – for instance, proposals for tax holidays in underdeveloped regions to spur local freelancing – but achieving balanced geographic participation remains a challenge.

Gender-disaggregated data on earnings shows minimal pay gap (indeed in Pakistan women earn slightly more on average). However, women's representation in high-paying fields is still lower. The working paper notes that male freelancers outnumber females by more than 2:1 on Guru.com. Cultural factors limit women's ability to work full-time or travel for work, but freelancing's flexibility helps mitigate that. For example, many women in rural areas use freelancing to earn income without leaving home.

In sum, while freelancing is helping to narrow gender and regional employment gaps, significant imbalances remain. Empowering women and improving broadband access outside Punjab/Sindh are key policy goals highlighted by multiple sources.

4.4 Skills and Earnings (Labor Market Characteristics)

Freelancing is not only about the number of workers and the scale of earnings; it is also defined by the types of skills freelancers bring to the global market. The distribution of skills within Pakistan's freelancing workforce highlights both opportunities and challenges. Certain categories, especially IT-related and creative services, dominate the field, while specialized niches generate disproportionate income. These variations reveal how the freelance labor market mirrors broader global trends where digital and technical expertise is valued more highly than routine tasks. To frame this discussion, key statistics on skill distribution and related income levels are presented below.

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Table 4:. Skill Distribution and Average Earnings of Pakistani Freelancers (Selected Categories)

Skill Category	Share of Freelancers (%)	Mean Annual Income (US$)	Source(s)
Graphic Design / Photography	28.9	~2,380	Lahore School (2023)
Data Entry / Admin Support	12.0	~1,750	Lahore School (2023)
Writing / Research	9.1	~2,200	Lahore School (2023)
Web Development / Programming	7.3	~6,500	Lahore School (2023)
Customer Service	5.4	~7,241	Lahore School (2023)
SEO Specialists	1.0	~9,610	Lahore School (2023)
E-Commerce Experts	0.9	~8,644	Lahore School (2023)

The figures in Table 4 confirm that Pakistan's freelancing economy is dominated by graphic design and related creative services, which account for nearly 29 % of the workforce. However, despite this numerical dominance, average annual earnings in this field are among the lowest (approximately US$2,380). Similarly, categories such as data entry (12 % of freelancers) and writing/research (9.1 %) provide wide entry points for new freelancers but deliver modest incomes in the range of US$1,750–2,200 annually. This concentration of workers in low-paying categories suggests a saturation effect, where large numbers compete for limited projects, driving earnings downward.

At the opposite end of the spectrum, highly specialized niches such as SEO (1 % of freelancers) and e-commerce (0.9 %) generate far higher incomes, US$9,610 and US$8,644 annually, respectively. Likewise, customer service professionals, though representing only 5.4 % of freelancers, earn over US$7,200 annually, more than triple the incomes of those in graphic design or data entry. Specialization and proficiency yield high economic returns, as evidenced by the strong skill-return gradient shown by these patterns.

The web development and programming category demonstrates this halfway point. With 7.3% of the freelancers, it has an average yearly income of US$6,500, which places it in-between the high-income niches (SEO, e-commerce) and low-income niches (graphic design, data entry). Particularly noteworthy is this class because it showcases a combination of accessibility and strong earning potential, thus being useful for various types of training or profession.

These findings indicate that Pakistan's freelance workforce is stratified into two broad groups: a majority in low-paying but accessible categories, and a minority in high-demand, high-return technical niches. This imbalance underscores the need for skill diversification and policy support to move more workers into specialized fields. The following section builds on this statistical foundation by discussing survey evidence, graphical trends, and policy implications for raising overall freelancer earnings and maximizing the sector's contribution to Pakistan's economy.

The labor composition of Pakistan's freelancers tends toward IT and creative fields. Industry analyses indicate that software development, web/app programming, and graphic design are the most common skills offered. For instance, one survey found 42% of Pakistani freelancers (on a particular platform) specialized in web/software development. More detailed data from Guru.com shows 28.9% in graphic design/photography, 12.0% in data entry, 9.1% in writing/research, and 7.3% in web development. In short, about half of freelancers work in tech or digital creative services, with the rest in miscellaneous business services (accounting, virtual assistance, etc.).

The earnings differential by skill is substantial. Figure 3 below (based on Lahore School data) visualizes this: high-demand skills like SEO and e-commerce yield five-figure annual incomes, whereas lower-skill tasks yield just a few thousand dollars per year.

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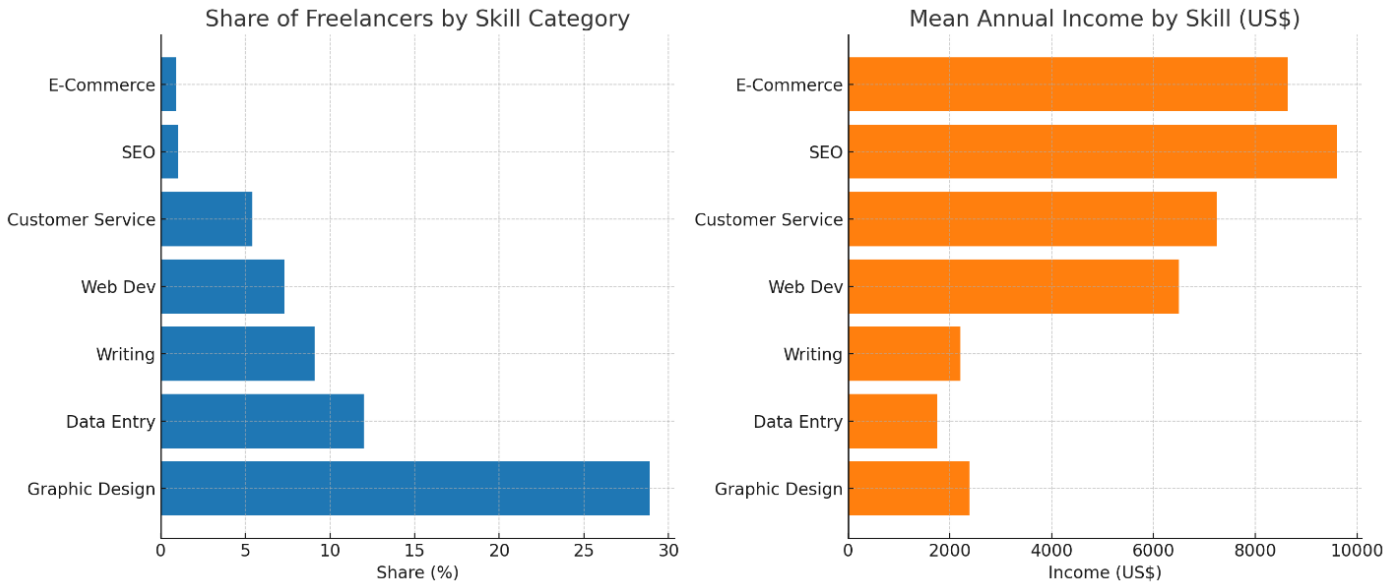

Figure 3:. Pakistani freelancers' skill distribution and earnings. Left: Share of freelancers by skill category. Right: Mean annual income by skill on Guru.com.

Figure 3 highlights the dual nature of Pakistan's freelancing economy: while a large share of freelancers are concentrated in relatively low-paying fields, the highest incomes are earned by a small minority specializing in advanced digital skills. The left panel shows that nearly 29% of freelancers work in graphic design, followed by data entry (12%) and writing/research (9%). These categories, though accessible and popular, are associated with lower average incomes.

The right panel reveals that specialized niches such as SEO (average annual income: US$9,610), e-commerce expertise (US$8,644), and customer service (US$7,241) significantly outperform the more common categories, where earnings often remain below US$2,500 annually. This imbalance indicates that while freelancing offers entry points for a broad base of workers, real economic advancement is tied to skill upgrading and specialization. For policymakers and training programs, the data underscore the importance of investing in advanced IT and digital marketing skills to raise overall freelancer earnings and maximize the sector's contribution to Pakistan's economy.

These labor market characteristics have implications for training and policy. Promoting high-value skills through vocational programs could raise overall earnings. Indeed, the "train-for-freelancing" initiatives by government and NGOs aim at such skill-building. The workforce is also young: about 75% of Pakistani freelancers are under age 35, suggesting a significant substitution of traditional youth unemployment by online work.

4.6 Policy and Development Implications

The rise of freelancing has clear economic benefits. It brings foreign exchange (boosting reserves) and improves employment in a stagnating economy. Pakistan's economic planners are taking note: recent budgets and surveys treat freelancers akin to exporters. For instance, the 2024–25 Economic Survey highlighted a record 23.7% increase in ICT exports, with an implied recognition of freelancers in that sector. New policies allow freelancers to keep 100% of foreign earnings and invest abroad without SBP clearance. The government has also considered extending low tax rates for freelancers and facilitating payment gateways to reduce dependence on illegal channels.

Moreover, Pakistan's Digital Pakistan initiative aims to widen broadband and e-services access, which should in turn expand freelance opportunities. Between FY2018 and FY2025, total broadband subscriptions surged by 151% (from 58.7M to 147.2M), drastically improving connectivity. This infrastructural growth underpins

freelancing gains: more users online means more potential talent and clients.

However, the sector also highlights development challenges. Internet and payment infrastructure gaps limit participation: reliable power and internet outages still hinder many freelancers. Pakistan's inability to use PayPal restricts access to international clients; instead, freelancers rely on local intermediaries, reducing net income. Tax policy is another debated issue: some economists argue low flat taxes (0.5% of turnover) can spur freelancers, while others caution that formalization efforts may drive out small players.

In terms of national development, freelancing contributes to human capital formation. A diversified skill set is emerging among youth through practical project work. By integrating Pakistan more deeply into global value chains (especially in IT services), freelancing also enhances the country's soft power and networks. Financially, the flow of dollar revenue (via SBP channels) helps cushion the current account. For example, freelancers remitted ~$533M in FY2025 (projected), which is equivalent to roughly 20% of official worker remittances from the Gulf (for one quarter).

A comparison with other developing countries underscores Pakistan's relative success and potential. Unlike many African nations where freelancing remains nascent, Pakistan has built a sizeable export base in digital services. Still, it lags behind India's and the Philippines' scale. Learning from neighbors, policies such as e-Residency (as in Estonia) or low-cost co-working spaces (like in Bangladesh) could further professionalize freelancing in Pakistan.

5. DISCUSSION

The growth of freelancing in Pakistan, as revealed by the collected data, signals a shift in the national economic structure. Whereas traditional export sectors such as textiles, garments, and agriculture have long been mainstays of Pakistan's foreign exchange earnings, the digital services economy is gaining traction as a complementary pillar. The fact that freelance remittances have climbed from a few hundred million dollars to a projected US$533 million in FY2024–25, coupled with freelancers consistently contributing around 15 % of ICT export revenues, underscores the sector's rising significance. This trend resonates with findings in other developing countries: for instance, in Bangladesh, digital freelancing and ICT exports have helped reduce dependence on ready-made garment exports (Rahman & Islam, 2022), while in India the share of global IT services executed via remote platforms has steadily increased (NASSCOM, 2023). In these cases, too, freelancing is creating an alternative path for value addition and export diversification. In Pakistan, given its GDP of ~US$350 billion and persistent structural unemployment, each US$100 million in freelance earnings is far from trivial; it contributes meaningfully to the current account and helps stabilize foreign reserves in periods of volatility.

Beyond macroeconomic contributions, freelancing's importance lies in its role as a labor market absorber. In a country with rapidly growing youth cohorts and limited capacity of formal industries to generate new jobs, freelancing has begun to fill that gap. The estimate of 100,000 new jobs directly created by freelancing should be placed in context: in years when formal sector employment growth stagnates, even this magnitude of job creation is meaningful. Comparatively, in the Philippines, the business process outsourcing (BPO) and remote work sector has provided tens of thousands of jobs for college graduates annually (Alfonso, 2021). The Pakistani scenario is nascent but promising. Freelancers also often transition into micro-agencies or expand their client base, thus triggering multiplier effects in consumption and secondary services (e.g., co-working spaces, training, subcontracting). By diffusing employment opportunities beyond traditional urban-industrial clusters, freelancing can reduce geographic inequality in labor access.

However, the distribution of income within freelancing is highly skewed. As shown in your results, the majority of freelancers cluster in lower-income brackets, graphic design, data entry, writing, while a small minority in specialized domains (SEO, e-commerce, web development) capture disproportionately higher earnings. This phenomenon mirrors global patterns: Kuek et al. (2015) in the World Bank's Digital Frontiers report note that in many developing countries, a "winner-takes-most" model emerges in online labor markets, where a small elite accrues premium contracts. Similarly, studies from India (Kuriakose et al., 2019) and sub-Saharan Africa (Howe & Lahr, 2022) show steep returns to specialization and experience. The Pakistani case fits this mold: many freelancers start at low-return gigs, but only those who acquire domain-specific skills or reputational capital shift into the high-paying segment. This dual structure suggests

that unless capacity building and upward mobility are supported, freelancing risks replicating inequality, some participants flourish, while many remain marginal.

Gender dynamics in Pakistan's freelancing present an intriguing divergence from global norms. Your findings that women often earn slightly more on average than men, and that their hourly rates are comparable, are counter to patterns in many countries, where women freelancers earn significantly less (cited in O'Connor & Wulf, 2019; Payoneer, 2020). This suggests that the Pakistani freelance ecosystem may offer women relatively level opportunities once platform access is secured. However, this must be tempered by recognition of underrepresentation: women remain only approximately 15–25 % of freelancers, a ratio that parallels low female labor force participation in Pakistan (World Bank, 2023). Cultural constraints, domestic responsibilities, and differential access to technology continue to inhibit full gender parity. Comparative studies from Sri Lanka (Ranasinha & Silva, 2021) and Kenya (Mwema et al., 2022) highlight that while remote work lowers entry barriers for women, it does not fully overcome structural inequalities in education and social norms. In Pakistan's context, remote freelancing may serve as a bridging mechanism, but policy interventions must explicitly support women's access (through training, flexible hours, women-only incubators) to avoid reinforcing gendered divides.

Regionally, the dominance of Punjab and Sindh in freelancer concentration underscores the critical role of infrastructure and human capital endowments. The concentration of freelancers in these provinces is reminiscent of the tech clusters found globally: talent, connectivity, educational institutions, and network effects coalesce to create regional hubs. Comparable patterns are evident in India, where cities like Bangalore, Mumbai, and Hyderabad dominate the freelance and IT sectors (NASSCOM, 2023). By contrast, provinces such as Balochistan and Khyber Pakhtunkhwa lag due to deficits in broadband coverage, educational institutions, and digital literacy. The literature on regional development (Glaeser, 2011; Rodriguez-Pose & Crescenzi, 2008) emphasizes that such disparities often widen over time unless proactively addressed. Thus, for freelancing to become truly inclusive in Pakistan, targeted infrastructure investment, localized training programs, and region-specific incentives are essential.

On the vulnerability side, reliance on foreign platforms and global demand exposes Pakistani freelancers to external shocks beyond domestic policy control. If platforms change pricing, commission structures, or client preferences, freelancers' incomes may suffer unpredictably. This is not hypothetical: in 2020, changes in Upwork and Fiverr fee structures adversely impacted many freelancers globally (Schor et al., 2021). Furthermore, macroeconomic pressures such as inflation, currency depreciation, and rising energy costs erode net real income. In Pakistan, for example, a 30 % rise in electricity tariffs in 2024 (NEPRA) directly squeezes those whose work depends on continuous power supply. Similar pressures are observed in other developing economies: Ghanaian freelancers have cited frequent power outages and data charges as primary constraints (Adewuyi et al., 2020). These risks suggest that while freelancing generates opportunities, it is not immune to structural fragilities.

The policy implications of these findings are broad and require coordinated action. First, investments in digital infrastructure, high-speed broadband, reliable electricity, and last-mile connectivity, are foundational. Without these, rural or underdeveloped areas cannot participate meaningfully in freelancing. Countries such as Estonia (with its e-Residency program) and Rwanda (with its Smart Kigali initiative) offer instructive examples of nationwide digital enablers (World Bank, 2021). Second, payment and financial reforms matter: enabling freelancers to receive payments directly through low-cost, secure channels (rather than relying on intermediaries) can improve net incomes and reduce leakages. Third, vocational training and upskilling must emphasize specialization and project-based learning that aligns with global demand (e.g., AI, data analytics, UX/UI design). Fourth, support structures such as dispute resolution mechanisms, health or income insurance, and formal recognition (e.g., freelance status in national tax codes) can reduce uncertainty and make freelancing a sustainable career path.

Lastly, while freelancing is no panacea, its development aligns with multiple Sustainable Development Goals: decent work (SDG 8), gender equality (SDG 5), reduced inequalities (SDG 10), and innovation (SDG 9). The data-driven graphs and tables in your results chapter illustrate both Pakistan's progress and its constraints. In summary, Pakistan's freelancing sector is poised to contribute significantly to digital transformation, employment augmentation, and export diversification, but realizing that

potential requires strategic policy, inclusive investment, and continuous capacity building.

6. CONCLUSION

The rise of freelancing in Pakistan represents a structural transformation in both the labor market and the broader economy. Once considered a marginal activity, freelancing now accounts for hundreds of millions of dollars in foreign exchange earnings and offers employment pathways to thousands of individuals who might otherwise remain excluded from formal work. The evidence shows that freelancing has become a stabilizing force in the external account, diversifying exports beyond textiles and agriculture, while simultaneously addressing domestic unemployment challenges. Its potential to generate billions in additional export revenue, if average incomes and participation rates are increased, underlines its strategic significance for Pakistan's economic resilience.

At the same time, freelancing's social impact is noteworthy. By enabling youth and women to participate in the global economy, often from within their homes, freelancing expands economic inclusion in ways traditional employment rarely achieves in Pakistan. The finding that women freelancers earn comparable, or even higher, hourly rates than men reflects a rare reversal of global gender gaps and highlights freelancing's potential role in empowering marginalized groups. However, structural barriers remain, particularly in terms of regional disparities and the concentration of work in lower-paying fields. Without targeted investment in infrastructure, digital literacy, and specialized training, freelancing risks reproducing existing inequalities rather than eliminating them.

Looking ahead, the freelancing sector offers a powerful opportunity for Pakistan to harness digital transformation for sustainable development. Realizing this potential requires comprehensive policies that combine infrastructure development, financial reforms, and skill enhancement programs with measures to protect freelancers' welfare and stabilize incomes against external shocks. If effectively supported, freelancing can contribute significantly to achieving Pakistan's commitments to the Sustainable Development Goals by fostering decent work, gender equality, and innovation-driven growth. In this way, freelancing is not just a supplement to Pakistan's economy but an essential building block of its future development trajectory.

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